

Information to identify the case:

Debtor 1	<u>Craig B Westrick</u>	Social Security number or ITIN	xxx-xx-5808
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sally A Westrick</u>	Social Security number or ITIN	xxx-xx-1009
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-23203-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Craig B Westrick

Sally A Westrick

12/19/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Craig B Westrick
Sally A Westrick
Debtors

Case No. 19-23203-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 19, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Craig B Westrick, Sally A Westrick, 219 Pinnacle Court, Valencia, PA 16059-2235
15104804	Aes / Keybank Na, Po Box 65093, Baltimore, MD 21264-5093
15104813	CornerStone Education Loan Services/Dept. of Ed., PO Box 145123, Salt Lake City, UT 84114-5123
15104816	+ Gllesi / Key Education, 2401 International Lane, Madison, WI 53704-3121
15104819	+ National Collegiate Trust, PO Box 7860, Madison, WI 53707-7860

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 20 2024 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2024 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 20 2024 04:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2024 00:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Dec 20 2024 04:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	EDI: G2RSPSECU	Dec 20 2024 04:47:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
cr	Email/Text: bankruptcynotices@psecu.com	Dec 20 2024 00:07:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 20 2024 00:06:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15104807	EDI: WFFC	Dec 20 2024 04:47:00	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
15112822	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 20 2024 00:07:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Dec 19, 2024

Form ID: 3180W

Total Noticed: 49

15104805	+ Email/Text: bncnotifications@pheaa.org	Dec 20 2024 00:07:00	Aes / Pheaa Frn, PO Box 61047, Harrisburg, PA 17106-1047
15104806	+ Email/Text: bncnotifications@pheaa.org	Dec 20 2024 00:07:00	Aes / Pnc Bank, Po Box 61047, Harrisburg, PA 17106-1047
15104808	+ Email/PDF: bncnotices@becket-lee.com	Dec 20 2024 01:03:06	Amex, PO Box 981537, El Paso, TX 79998-1537
15104809	+ EDI: CITICORP	Dec 20 2024 04:47:00	Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
15104810	+ EDI: BANKAMER	Dec 20 2024 04:47:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15104811	+ EDI: CITICORP	Dec 20 2024 04:47:00	Best Buy / Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
15142774	EDI: CITICORP	Dec 20 2024 04:47:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15104812	+ EDI: CITICORP	Dec 20 2024 04:47:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15684071	+ Email/Text: EBN@edfinancial.com	Dec 20 2024 00:06:00	CornerStone Education Loan Services/Dept. of Ed., C/O Edfinancial on behalf of, US Dept of Education, 120 N Seven Oaks Drive, Knoxville TN 37922-2359
15198211	Email/Text: ECMCBKNotices@ecmc.org	Dec 20 2024 00:07:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15104814	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Dec 20 2024 00:06:00	Fm / Keybank, 121 South 13th Street, Lincoln, NE 68508
15104815	+ Email/Text: EBNBKNOT@ford.com	Dec 20 2024 00:07:00	Ford Motor Credit Company, Po Box 542000, Omaha, NE 68154-8000
15110200	Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 20 2024 00:06:00	Infiniti Financial Services, POB 660366, Dallas, TX 75266-0366
15143356	EDI: JEFFERSONCAP.COM	Dec 20 2024 04:47:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15104817	EDI: JPMORGANCHASE	Dec 20 2024 04:47:00	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850
15117086	+ Email/Text: RASEBN@raslg.com	Dec 20 2024 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15816682	+ Email/Text: RASEBN@raslg.com	Dec 20 2024 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15117275	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Dec 20 2024 00:07:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Oh 44144-2338
15104818	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 20 2024 00:06:00	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15137103	Email/PDF: resurgentbknofications@resurgent.com	Dec 20 2024 00:22:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15812688	Email/Text: nsm_bk_notices@mrcooper.com	Dec 20 2024 00:07:00	Nationstar Mortgage, LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9741
15104820	Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 20 2024 00:06:00	Nissan-Infiniti Lt, 8900 Freeport Parkway, Irving, TX 75063
15130207	+ Email/Text: bncnotifications@pheaa.org	Dec 20 2024 00:07:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15145142	EDI: PRA.COM		

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Dec 19, 2024

Form ID: 3180W

Total Noticed: 49

		Dec 20 2024 04:47:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15104821	+ EDI: G2RSPSECU		
		Dec 20 2024 04:47:00	PSECU, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
15104821	+ Email/Text: bankruptcynotices@psecu.com		
		Dec 20 2024 00:07:00	PSECU, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
15104822	+ EDI: SYNC		
		Dec 20 2024 04:47:00	Syncb / Gap DC, Po Box 965005, Orlando, FL 32896-5005
15104823	+ EDI: SYNC		
		Dec 20 2024 04:47:00	Syncb / Levin, Po Box 965036, Orlando, FL 32896-5036
15104824	+ EDI: SYNC		
		Dec 20 2024 04:47:00	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
15105332	^ MEBN		
		Dec 19 2024 23:45:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15104825	+ EDI: WTRRN BANK.COM		
		Dec 20 2024 04:47:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
16430444	+ Email/Text: bkteam@selenefinance.com		
		Dec 20 2024 00:07:00	U.S. BANK TRUST NATIONAL ASSOCIATION, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
15109300	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Dec 20 2024 00:07:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15616966	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Dec 20 2024 00:07:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
15104826	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Dec 20 2024 00:07:00	Us Department Of Education / Glelsi, Po Box 7860, Madison, WI 53707-7860
15120386	+ EDI: WFFC2		
		Dec 20 2024 04:47:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
15104827	+ EDI: WFFC2		
		Dec 20 2024 04:47:00	Wells Fargo Financial Leasing, 800 Walnut Street, Des Moines, IA 50309-3891
15104828	+ EDI: WFFC2		
		Dec 20 2024 04:47:00	Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage, LLC
cr		Nissan Motor Acceptance Corporation
cr		U.S. Bank Trust National Association, not in its i
cr		Wells Fargo Bank, N.A.
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15123992	##+	PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

TOTAL: 4 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Dec 19, 2024

Form ID: 3180W

Total Noticed: 49

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2024 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Joint Debtor Sally A Westrick dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Craig B Westrick dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Nissan Motor Acceptance Corporation dcarlon@kmlawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor Nationstar Mortgage LLC bk@rgalegal.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for RCAF Acquisition Trust bk@rgalegal.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Michelle L. McGowan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for RCAF Acquisition Trust mimcgowan@raslg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Wells Fargo Bank N.A. pawb@fedphe.com

TOTAL: 11